

<i>SERFF Tracking Number:</i>	<i>THRV-126772406</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Thrivent Financial for Lutherans</i>	<i>State Tracking Number:</i>	<i>46519</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>Fixed Annuity/Long-Term Care Ads</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Thrivent Financial for Lutherans

Product Name: Fixed Annuity/Long-Term Care SERFF Tr Num: THRV-126772406 State: Arkansas

Ads

TOI: A10 Annuities - Other

SERFF Status: Closed-Filed-Closed

State Tr Num: 46519

Sub-TOI: A10.000 Annuities - Other

Co Tr Num:

State Status: Filed-Closed

Filing Type: Form

Author: Karen Guyette

Reviewer(s): Linda Bird

Date Submitted: 08/17/2010

Disposition Date: 08/30/2010

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile:

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/30/2010

Explanation for Other Group Market Type:

State Status Changed: 08/19/2010

Deemer Date:

Created By: Karen Guyette

Submitted By: Karen Guyette

Corresponding Filing Tracking Number:

Filing Description:

**** Advertising for Single Premium Deferred Annuity Contract with Benefits For Long-Term Care Services Rider ****

Included in this submission are the following new forms which are Invitations to Inquire:

1. Thrivent Financial Security One Annuity With a Long Term Care Insurance Rider Brochure, Form 32434 N7-10
2. Plan for Long Term Care Mailer (with attached Reply card), Form 25975SMP N7-10
3. Plan for Long Term Care Reply Card (attached to above Mailer), Form 25975SMRP N7-10
4. Plan for Long Term Care Postcard, Form 25975PCP N7-10
5. Marketing Letter, Form 25975LM N7-10

SERFF Tracking Number: *THRV-126772406* State: *Arkansas*
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6. Plan for Long Term Care Newspaper Ad, Form 25975C N7-10.

(Can be printed in color or black and white. Both versions are attached to the form schedule.)

7. Balance Planning for Long Term Care Brochure, Form 33372 N7-10

8. Flexibility to Help Keep your Retirement Strategy on Track Brochure, Form 33372A N7-10.

9. News Release, Form 201003307

These forms will be used in the marketing of the following forms:

1. Single Premium Deferred Annuity Contract, form A-AS-SPDA (04), which was approved by your Department on 10/09/2003 (State Tracking No. 24064).

2. Benefits For Long-Term Care Services Rider, form AR-AL-ALTC (10), which was approved by your Department on 8/09/2010 (State Tracking No. 46374).

Company and Contact

Filing Contact Information

Karen Guyette, Compliance Specialist II
 625 Fourth Ave. South
 Minneapolis, MN 55415

karen.guyette@Thrivent.com
 800-847-4836 [Phone] 37251 [Ext]
 612-340-5040 [FAX]

Filing Company Information

Thrivent Financial for Lutherans
 4321 North Ballard Road
 Appleton, WI 54919-0001
 (800) 847-4836 ext. [Phone]

CoCode: 56014
 Group Code: 2938
 Group Name:
 FEIN Number: 39-0123480

State of Domicile: Wisconsin
 Company Type: Fraternal
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$450.00
 Retaliatory? No
 Fee Explanation: 9 ads X \$50 = \$
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Thrivent Financial for Lutherans	\$450.00	08/17/2010	38821563

SERFF Tracking Number: *THRV-126772406* State: *Arkansas*

Filing Company: *Thrivent Financial for Lutherans* State Tracking Number: *46519*

Company Tracking Number:

TOI: *A10 Annuities - Other* Sub-TOI: *A10.000 Annuities - Other*

Product Name: *Fixed Annuity/Long-Term Care Ads*

Project Name/Number: */*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	08/30/2010	08/30/2010
Filed-Closed	Linda Bird	08/19/2010	08/19/2010

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Thrivent Financial Security One Annuity With a Long Term Care Insurance Rider Brochure	Karen Guyette	08/26/2010	08/26/2010
Form	Balance Planning for Long Term Care Brochure	Karen Guyette	08/26/2010	08/26/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Re-Open SERFF Filing to Make Necessary Corrections	Note To Filer	Linda Bird	08/26/2010	08/26/2010
Re-Open SERFF Filing to Make Necessary Corrections	Note To Reviewer	Karen Guyette	08/25/2010	08/25/2010

<i>SERFF Tracking Number:</i>	<i>THRV-126772406</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 08/30/2010

Implementation Date:

Status: Filed-Closed

Comment: Company has made corrections to two of the ads included in the original submission.

Rate data does NOT apply to filing.

SERFF Tracking Number: THRV-126772406 State: Arkansas

Filing Company: Thrivent Financial for Lutherans State Tracking Number: 46519

Company Tracking Number:

TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other

Product Name: Fixed Annuity/Long-Term Care Ads

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form (revised)	Thrivent Financial Security One Annuity With a Long Term Care Insurance Rider Brochure		Yes
Form	Thrivent Financial Security One Annuity With a Long Term Care Insurance Rider Brochure	Replaced	Yes
Form	Plan for Long Term Care Mailer		Yes
Form	Plan for Long Term Care Reply Card		Yes
Form	Plan for Long Term Care Postcard		Yes
Form	Marketing Letter		Yes
Form	Plan for Long Term Care Newspaper Ad		Yes
Form (revised)	Balance Planning for Long Term Care Brochure		Yes
Form	Balance Planning for Long Term Care Brochure	Replaced	Yes
Form	Flexibility to Help Keep your Retirement Strategy on Track Brochure		Yes
Form	News Release		Yes

SERFF Tracking Number: *THRV-126772406*

State: *Arkansas*

Filing Company: *Thrivent Financial for Lutherans*

State Tracking Number: *46519*

Company Tracking Number:

TOI: *A10 Annuities - Other*

Sub-TOI: *A10.000 Annuities - Other*

Product Name: *Fixed Annuity/Long-Term Care Ads*

Project Name/Number: */*

Disposition

Disposition Date: 08/19/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: THRV-126772406 State: Arkansas

Filing Company: Thrivent Financial for Lutherans State Tracking Number: 46519

Company Tracking Number:

TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other

Product Name: Fixed Annuity/Long-Term Care Ads

Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Form (revised)	Thrivent Financial Security One Annuity With a Long Term Care Insurance Rider Brochure		Yes
Form	Thrivent Financial Security One Annuity With a Long Term Care Insurance Rider Brochure	Replaced	Yes
Form	Plan for Long Term Care Mailer		Yes
Form	Plan for Long Term Care Reply Card		Yes
Form	Plan for Long Term Care Postcard		Yes
Form	Marketing Letter		Yes
Form	Plan for Long Term Care Newspaper Ad		Yes
Form (revised)	Balance Planning for Long Term Care Brochure		Yes
Form	Balance Planning for Long Term Care Brochure	Replaced	Yes
Form	Flexibility to Help Keep your Retirement Strategy on Track Brochure		Yes
Form	News Release		Yes

SERFF Tracking Number: THRV-126772406 State: Arkansas
Filing Company: Thrivent Financial for Lutherans State Tracking Number: 46519
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Product Name: Fixed Annuity/Long-Term Care Ads
Project Name/Number: /

Amendment Letter

Submitted Date: 08/26/2010

Comments:

Corrections have been made to the following 2 forms as indicated below.

Form 32434 N7-10, Thrivent Financial Security One Annuity With a Long-Term Care Insurance Rider Brochure

On page 5 under the first paragraph, the bullet point "Medically necessary." was deleted.

Form 33372 N7-10, Balance Planning for Long-Term Care Brochure

In the chart on page 1 under "Income tax advantages include," the words "federal income" was added before the words "tax-free". The following sentences were also added to the bottom of the chart: "State law may vary concerning the tax treatment of charges and benefits taken for long-term care. Check the rules in your state for specific information."

Corrected forms are attached.

Changed Items:

Form Schedule Item Changes:

Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
32434 N7-10	Advertising	Thrivent Financial Security One Annuity With a Long Term Care Insurance Rider Brochure	Initial				0.000	Ad 32434 N7-10.pdf
33372 N7-10	Advertising	Balance Planning for Long Term Care	Initial				0.000	Ad 33372 N7-10.pdf

<i>SERFF Tracking Number:</i>	<i>THRV-126772406</i>	<i>State:</i>	<i>Arkansas</i>
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	Brochure		

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TOI: *A10 Annuities - Other* Sub-TOI: *A10.000 Annuities - Other*
Product Name: *Fixed Annuity/Long-Term Care Ads*
Project Name/Number: */*

Note To Filer

Created By:

Linda Bird on 08/26/2010 07:55 AM

Last Edited By:

Linda Bird

Submitted On:

08/26/2010 07:56 AM

Subject:

Re-Open SERFF Filing to Make Necessary Corrections

Comments:

Filing has been re-opened in order for correction to be made to original submission.

SERFF Tracking Number: *THRV-126772406* State: *Arkansas*
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TOI: *A10 Annuities - Other* Sub-TOI: *A10.000 Annuities - Other*
Product Name: *Fixed Annuity/Long-Term Care Ads*
Project Name/Number: */*

Note To Reviewer

Created By:

Karen Guyette on 08/25/2010 03:43 PM

Last Edited By:

Karen Guyette

Submitted On:

08/25/2010 03:43 PM

Subject:

Re-Open SERFF Filing to Make Necessary Corrections

Comments:

Linda,

We need to make corrections to 2 of the ads included in this filing. Can you re-open this SERFF filing so that the corrected ads can be attached?

Thanks for your help!

Karen Guyette

Contract Forms and Compliance Specialist II

SERFF Tracking Number: THRV-126772406 State: Arkansas

Filing Company: Thrivent Financial for Lutherans State Tracking Number: 46519

Company Tracking Number:

TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other

Product Name: Fixed Annuity/Long-Term Care Ads

Project Name/Number: /

Form Schedule

Lead Form Number: 32434 N7-10

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	32434 N7-10	Advertising	Thrivent Financial Security One Annuity With a Long Term Care Insurance Rider Brochure	Initial		0.000	Ad 32434 N7-10.pdf
	25975SMP N7-10	Advertising	Plan for Long Term Care Mailer	Initial		0.000	Ad 25975SMP N7-10.pdf
	25975SMP R N7-10	Advertising	Plan for Long Term Care Reply Card	Initial		0.000	Ad 25975SMR N7-10.pdf
	25975PCP N7-10	Advertising	Plan for Long Term Care Postcard	Initial		0.000	Ad 25975PCP N7-10.pdf
	25975LM N7-10	Advertising	Marketing Letter	Initial		0.000	Ad 25975LM N7-10.pdf
	25975C N7-10	Advertising	Plan for Long Term Care Newspaper Ad	Initial		0.000	Ad 25975C N7-10.pdf
	33372 N7-10	Advertising	Balance Planning for Long Term Care Brochure	Initial		0.000	Ad 33372 N7-10.pdf
	33372A N7-10	Advertising	Flexibility to Help Keep your Retirement Strategy on Track Brochure	Initial		0.000	Ad 33372A N7-10.pdf
	201003307	Advertising	News Release	Initial		0.000	Ad 201003307.pdf



Thrivent Financial Security One Annuity With a Long-Term Care Insurance Rider

Flexibility to help protect your retirement goals



Taking advantage of tax law changes

Since Jan. 1, 2010, the charges deducted for and benefits paid from tax-qualified long-term care coverage will not be taxed under federal law when linked to an annuity. This tax change applies when funds from nonqualified annuities are used to pay for long-term care insurance and covered expenses, such as Security One with a long-term care insurance rider.

Income tax advantages include:

- ***Charges to pay for long-term care insurance are federal income tax-free.***
- ***Benefits used to pay for covered long-term care expenses are federal income tax-free.***
- ***Tax-deferred growth potential of annuity assets.***

State law may vary concerning the tax treatment of charges and benefits taken for long-term care. Check the rules in your state for specific information.

Thrivent Financial for Lutherans and its representatives and employees cannot provide legal, accounting or tax advice or services. Work with your attorney and tax professional for complete details.

Helping to protect your assets for today and tomorrow

With people living longer, protecting your income and assets from the impact of long-term care expenses may become more important to you.

Thrivent Financial Security One Annuity with a long-term care insurance rider is designed to help keep your retirement strategy on track. It helps balance your needs for protecting your retirement assets and planning for long-term care needs by providing the **growth potential** of a fixed annuity and the **asset protection** of long-term care insurance in one product.

This product provides the opportunity to leverage your savings, creating a pool of benefit dollars available to help pay for long-term care expenses, while helping to protect other assets you intend to use as income in retirement. That's a combination that makes sense when flexibility is important to you.

Important considerations

Before you purchase an annuity, you should understand how it works, its features, benefits, surrender charges and limitations. Annuities are designed to help meet retirement and other long-term goals. They are not suitable for short-term goals because substantial tax penalties and surrender charges may apply if you withdraw your money early. In addition, distributions prior to age 59½ may be subject to a 10% federal tax penalty.

- NOT A DEPOSIT • NOT FDIC INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT GUARANTEED BY THRIVENT FINANCIAL BANK • MAY LOSE VALUE

What is Thrivent Financial Security One Annuity?

Thrivent Financial Security One is a single premium deferred fixed annuity. With Security One, you make a premium payment into your contract and your interest rate is guaranteed at a minimum rate for the first year. In subsequent years, the rate may change as interest rates fluctuate. Thrivent Financial also guarantees the rate will never fall below a certain level.*

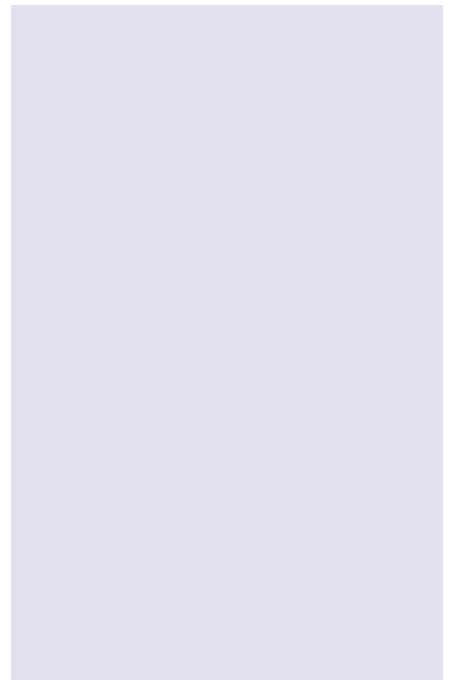
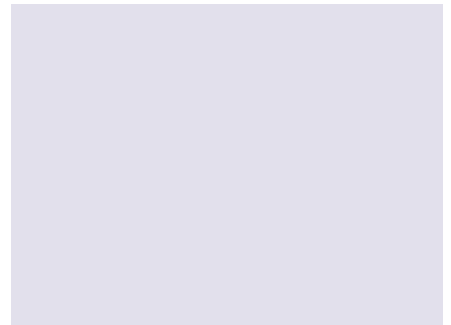
The money you contribute to a fixed annuity grows tax-deferred, which means it has the potential to accumulate more quickly—providing greater earning power. If you surrender your Security One (without the bonus interest rate), you are guaranteed to receive all premiums paid, less all amounts taken from the accumulated value, such as withdrawals.

(The accumulated value is equal to the sum of the premium payments and the interest credited, less partial surrenders, contract charges, long-term care insurance rider charges and benefit payments and required withdrawal amounts.)

A single premium deferred fixed annuity such as Security One can be an important part of your overall retirement strategy, helping you secure your retirement goals. Here are some reasons why:

- Competitive interest rates.
- Tax-deferred growth of earnings.
- Access to your money; however, doing so will affect future benefits.
- Death benefits that guarantee your beneficiaries will receive a minimum amount.*

*Guarantees are based on the financial strength and claims-paying ability of Thrivent Financial for Lutherans.



What if long-term care isn't needed?

If you don't need long-term care, your annuity's accumulated value can be used for other purposes, or it can be passed on to your beneficiaries. Even if you don't use the long-term care benefits, the charges for the rider will continue to be deducted and will reduce your annuity's accumulated value as long as the rider is in effect.

Please be aware that while tapping into your annuity is an option, surrenders from the accumulated value will reduce the benefits available for long-term care expenses. If you choose to annuitize your Security One annuity with a long-term care insurance rider to create an income stream during retirement, the long-term care insurance rider and its benefits will terminate.

Make the most of your annuity—add a long-term care insurance rider

A rider is an addition to the annuity contract, which in this case adds coverage for qualified long-term care expenses. By purchasing a Security One annuity with a long-term care insurance rider, you can leverage a portion of your savings into meaningful protection. This helps you reduce the financial worries that can accompany the need for long-term or extended care.

When you need long-term care, a combination of your annuity's accumulated value and available insurance amount is used to help pay your qualified long-term care expenses. Covered long-term care benefits are paid based on a coinsurance model. The coinsurance percentages are:

- 75% of covered expenses are reimbursed from **your** annuity's accumulated value; and
- 25% of covered expenses are reimbursed from the available insurance amount.

Since the annuity accumulated value may grow over time, and the available insurance amount is not determined until after the elimination period has been met, if left untouched, the total amount available for long-term care expenses may increase over time.

Continuing coverage

If covered long-term care expenses cause your annuity's accumulated value to drop to zero, the available insurance amount will continue reimbursing your qualified expenses, up to the maximum daily benefit, until the available insurance amount is depleted.

Due to fluctuating interest rates, the accumulated value may not grow if interest credited is less than the monthly charge for the long-term care insurance rider. Monthly charges for the rider are deducted from the annuity accumulated value.



Keeping your options open

The long-term care insurance rider gives you the opportunity to keep your options open. From in-home care to comprehensive care in a skilled facility, the long-term care insurance rider allows you to make the most appropriate choices about your care while helping to offset the impact these expenses could have on your retirement strategy.

After the waiting period and the elimination period have ended, the following qualified long-term care services are covered:

- **Home care:** Provided in your home by outside providers to help you stay in your home as long as possible. Services range from basic assistance with household chores to skilled nursing services.
- **Adult day care:** Provides care and companionship, outside the home, to small groups of adults who need assistance or supervision during the day. The program offers relief to family members or caregivers and allows them the freedom to go to work, handle personal business or just relax knowing their loved one is well cared for and safe.
- **Assisted living facility:** Provides assistance with daily activities, such as bathing, dressing and using the toilet. Assistance also may be provided for daily routines like taking medication or using eye drops, and for additional services, such as preparing meals or transportation to appointments.

Coverage for couples

As a couple, you can choose how you want your long-term care coverage provided. You can either have:

- Separate individual annuities with long-term care riders; or
- One annuity, sharing the pool of long-term care benefits provided by the rider. By sharing the benefits, the elimination period needs to be met only once during the life of the contract, not once for each person.

The appropriate type of coverage will depend on your goals and situation.

- **Nursing home:** Provides skilled nursing care and related services for people who can no longer care for themselves due to physical, emotional or cognitive conditions. A licensed physician or registered nurse supervises each patient's care, and a nurse or other medical professional is normally on the premises at all times.
- **Hospice care:** Includes physical care and counseling. The goal is to provide comfort for terminally ill patients and their families, not to cure illness. Depending on your condition, you may receive hospice care at home, in a hospice facility, hospital or nursing home.
- **Bed reservations:** Provides benefits for bed reservations (limited to 30 days for each occurrence). This means that if you are in a nursing home, assisted living or hospice facility, and temporarily leave, the charges incurred to hold a space to enable you to return to that facility will be covered.

In Oregon, adult foster home is included.





How do you qualify for benefits?

To have long-term care expenses reimbursed through your long-term care insurance rider, certain conditions must be met. The care must be:

- Provided to individuals who are chronically ill.
- Provided in accordance with a Plan of Care, a written document created and certified by a licensed health care practitioner.

To be considered chronically ill, you must have a cognitive impairment, such as dementia or Alzheimer's disease, or a physical impairment that prevents you from performing two or more of the following activities of daily living without substantial assistance:

- Bathing
- Continence
- Dressing
- Eating
- Transferring
- Using a toilet

Care Coordinator Services

are provided at no cost to you when you use Thrivent Financial's preferred providers. A Care Coordinator is a health care professional who can help:

- *Develop, implement and monitor your Plan of Care.*
- *Identify the services available in your community.*
- *Locate local caregivers and care facilities.*
- *Monitor your ongoing care.*

Definitions

Available insurance amount is the amount available from the long-term care insurance rider to reimburse qualified long-term care expenses.

Beneficiary is the person or entity named in the annuity contract to receive proceeds at the death of the annuitant.

Elimination period*: A 90-day elimination period must be satisfied while the long-term care rider is in effect before covered long-term care expenses will be reimbursed. The elimination period must only be satisfied once (even for joint insureds); the days do not have to be consecutive and they may be accumulated during the time the waiting period is being satisfied. Ancillary benefits are not subject to the elimination period.

Insurance amount multiplier: At the time of application, an insurance multiplier of 1 or 2 times is selected and is used to calculate the available insurance amount. It is applied to the accumulated value at the end of the elimination period of the initial claim (or at the end of the waiting period, if later).

*State variations may apply.



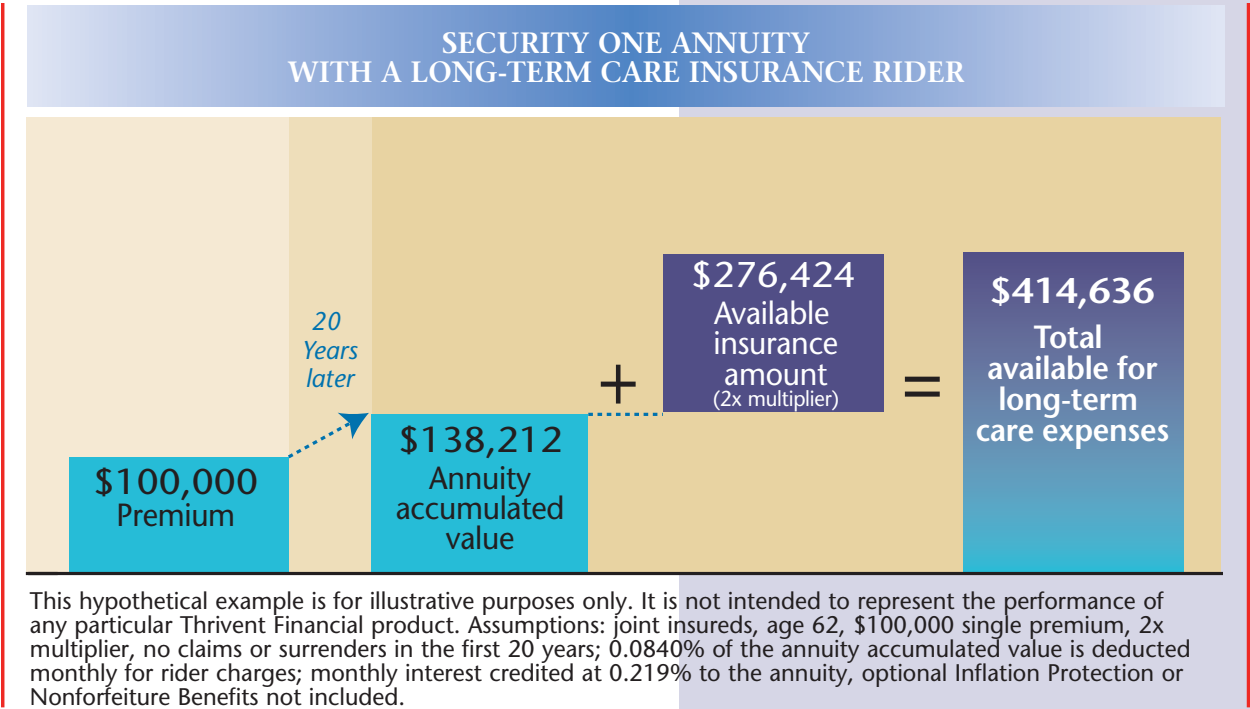
How Security One with a long-term care rider works

Consider a hypothetical example of Bill and Ruth who have been married for 40 years and have worked hard to save for the future they envision. They decided that having a plan to pay for potential long-term care expenses is important to them. Thrivent Financial Security One with a long-term care insurance rider appeals to them since it provides an opportunity to leverage savings that they are not planning to use for retirement income. And, if they don't need long-term care or use the accumulated value for other purposes, their children will receive the annuity accumulated value if designated as beneficiaries.

Bill and Ruth decide to share the benefits within one contract. They take a portion of their savings, \$100,000, to use for their single premium and select the "2 times" insurance amount multiplier. Both are age 62 at issue.

Since they chose to be joint long-term care insureds, Bill and Ruth share the pool of benefits available for long-term care expenses. The elimination period only needs to be met one time during the life of the contract.

During the first 20 years, they do not have any long-term care claims or make any partial surrenders from the annuity. The following chart is a snapshot of what their Security One with a long-term care insurance rider could look like after the waiting period and elimination period are satisfied.



Definitions

Coinsurance is a contract design where the insurance company and the contract holder share the covered expenses. The coinsurance for this long-term care insurance rider requires that 75% of covered expenses are paid by you (from your annuity's accumulated value) and 25% of covered expenses are paid from the available insurance amount of the rider. If your expenses exceed the maximum daily benefit, you may incur additional out-of-pocket costs.

Maximum daily benefit is the amount that will be paid for the combined expenses incurred by all insureds on a single day, calculated on the first day of the claim period. The benefit amount is never less than \$50 or the state required minimum.

Reimbursement is compensation for an expense or loss incurred.

Waiting period* begins the day the rider is issued and lasts one year. No long-term care benefits will be paid for expenses incurred during the waiting period.

*State variations may apply.

What happens when qualified long-term care expenses are incurred?

You will have flexibility in your care choices, including options about when and where you will receive care. For example:

After Bill and Ruth owned their Security One with a long-term care insurance rider for 20 years, Bill needed extended care. Because of the contract benefits (after the elimination period), Bill is able to stay at home and receive required physical therapy—and skilled nursing care.

Bill's claim is \$3,000/month and he incurs the same expenses for one year (i.e., $\$3,000 \times 12 = \$36,000$):

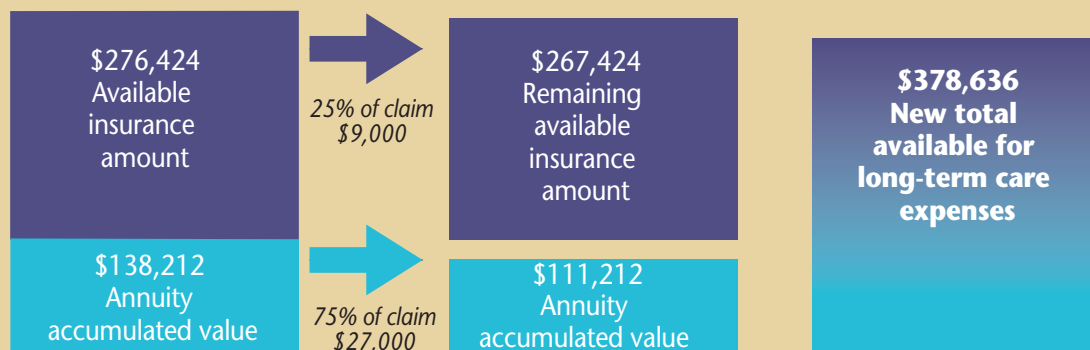
- \$27,000 (75%) of the total annual covered expenses are paid from the accumulated value of their annuity.
- \$9,000 (25%) of the total annual expenses are paid from the available insurance amount.

The chart shows how expenses are reimbursed from the contract and the impact on the total available for covered long-term care expenses (i.e., the sum of the annuity accumulated value and the available insurance amount at the time of claim).



HOW ARE COVERED EXPENSES PAID?

\$36,000 Total covered expenses for the year
(\$3,000 per month)



This hypothetical example is for illustrative purposes only. It is not intended to represent the performance of any particular Thrivent Financial product. Assumptions: joint insureds; age 62; \$100,000 single premium; 2x multiplier; 0.0840% of the annuity accumulated value is deducted monthly for rider charges; monthly interest credited at 0.0841%; optional Inflation Protection or Nonforfeiture Benefits not included.

This long-term care insurance rider uses a reimbursement model, which means benefits are paid only for incurred and covered long-term care expenses. Qualified long-term care expenses are reimbursed up to the maximum daily benefit. If your maximum daily benefit is not sufficient, you will incur additional out-of-pocket expenses.



Staying in your home longer

The long-term care insurance rider provides ancillary benefits designed to help you stay in your home as long as possible. This additional benefit amount is separate from the available insurance amount and is used to reimburse for the following:

- **Respite care** which provides an opportunity for your informal caregiver to have some needed time off by providing alternate care for you.
- **Special equipment**, such as hospital bed, walker, or medical alert system.
- **Home modifications** which are safety-related alterations to your home.
- **Caregiver training** which pays for a qualified health care professional to provide training that is specific to your needs so your informal caregiver can care for you.

The ancillary benefit amount will increase if you choose the optional Inflation Protection Benefit. The elimination period does not apply to these ancillary benefits. Surrenders from your annuity's accumulated value will reduce the amount available for ancillary benefits.

Optional benefits to customize your coverage

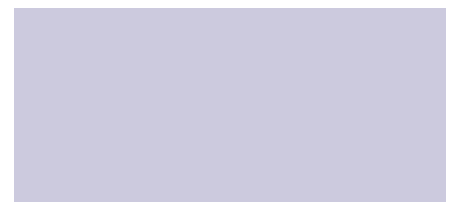
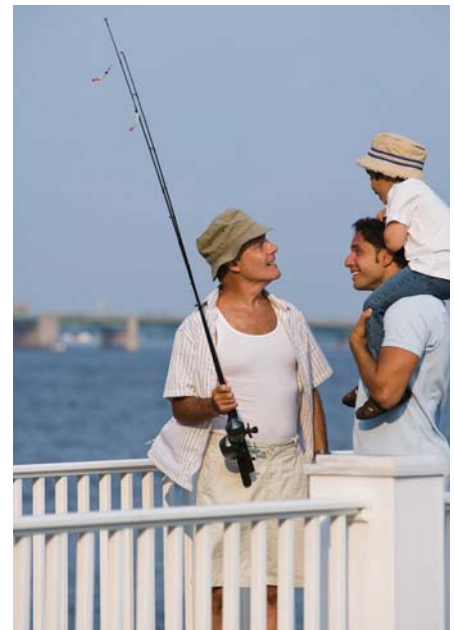
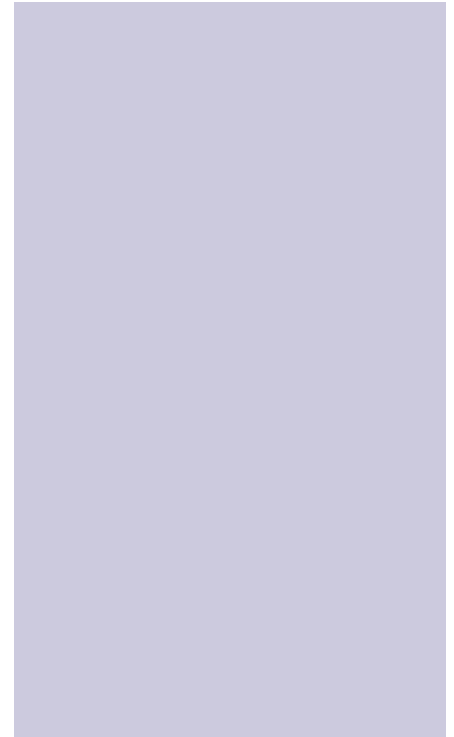
The following may be included at the time of issue for an **additional charge**.

Nonforfeiture Benefit. Provides an option for the long-term care benefits to continue as reduced paid-up insurance if you choose to terminate your rider. The rider must be in force for three years before the reduced paid-up insurance is triggered by your decision to terminate the long-term care rider. *If you do not choose to add the nonforfeiture benefit, you will be provided a contingent nonforfeiture benefit. The contingent nonforfeiture benefit triggers reduced paid-up insurance only if there is a substantial increase in rates and you terminate the long-term care rider (there is no charge for the contingent nonforfeiture benefit).*

Inflation Protection Benefit. Increases the available insurance amount, the maximum daily benefit and the available ancillary benefit by 5% annually, even during a claim period.

- If the annuity accumulated value growth is less than 5% annually, additional premium for the Inflation Protection Benefit may be required to keep the benefit in effect.
- If the additional premium for the Inflation Protection Benefit is not paid, the Inflation Protection Benefit will terminate. If the benefit terminates, it may be reinstated within 5 months (the unpaid premium and proof of insurability may be required to reinstate the Inflation Protection Benefit).

Exception: the premium for the Inflation Protection Benefit is not required and the benefit will not terminate during a claim period.





What long-term care expenses are not covered?

No insurance contract covers every expense. The long-term care insurance rider does not cover the following (additional exclusions apply and may vary by state):

- Services provided in the absence of a Plan of Care.
- Amount in excess of the covered expense incurred.
- Services provided outside the United States.
- Services for the treatment of alcoholism or drug addiction.
- Benefits reimbursable under Medicare.
- Charges billed by a doctor.
- Charges for prescription drugs.
- Services necessary due to an attempt at suicide or intentional self-inflicted injury.
- Benefits for which you are reimbursed under any other long-term care insurance contract previously issued by us (coordination of benefits).

WHY CONSIDER THRIVENT FINANCIAL SECURITY ONE ANNUITY WITH A LONG-TERM CARE INSURANCE RIDER?

It may make sense for you if:

- You want to plan ahead for how you want to be cared for if you should ever need long-term care.
- You want flexibility to help protect your family from potential long-term care expenses and the emotional toll of your care.
- You want to leverage your assets as part of a financial strategy to help pay for covered long-term care expenses.
- You want the option to use your annuity's accumulated value for other purposes, if long-term care is not needed.
- You have considered other options to help pay for your long-term care needs.

All applications are subject to the underwriting requirements of Thrivent Financial for Lutherans.

After you receive the rider contract, you have an unconditional 30-day right to cancel (may vary by state). It will be deemed void from the beginning and we will return any rider charges deducted.

This contract has exclusions, limitations, reductions of benefits and terms under which the contract may be continued in force or discontinued. Contract provisions, minimum premium amounts and maximum daily benefits may vary by state. For costs and complete details of coverage, contact your Thrivent Financial representative.

Withdrawals from the annuity will reduce the amount available for long-term care benefits and are not recommended. If you elect to annuitize, the long-term care insurance rider will terminate.

Surrenders or partial surrenders from an annuity are subject to income taxation and surrender charges in the first seven contract years starting at 7% in the first year and decreasing 1% each year until it becomes 0% in year eight. Earnings distributed prior to age 59½ may be subject to a 10% federal penalty tax.

Guarantees are based on the financial strength and claims-paying ability of Thrivent Financial. Fixed annuities have guaranteed interest rates. Thrivent Financial supports these guarantees by investing in a well-balanced portfolio of corporate and government securities. Thrivent Financial focuses on portfolio diversification, professional management and an emphasis on quality.

Thrivent Financial for Lutherans and its respective associates and employees cannot provide legal, accounting, or tax advice or services. Work with your Thrivent Financial representative, and as appropriate, your attorney and/or tax professional for additional information.

State law may vary concerning the tax treatment of charges and benefits taken for long-term care. Check the rules in your state for specific information.

Insurance products issued or offered by Thrivent Financial for Lutherans, Appleton, WI. Not all products are available in all states. Thrivent Financial representatives are licensed insurance agents of Thrivent Financial.

This is a solicitation for insurance. An agent may contact you.

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4321 N BALLARD RD
APPLETON WI 54913-9850



A combination worth considering

The longer you live, the greater your potential need for some form of long term care. Take steps now to help reduce the issues that can accompany the need for extended care.

Find out more about a solution from Thrivent Financial that gives you the opportunity to leverage your savings to help pay for long term care expenses. At the same time, you can potentially protect other assets. That's a combination worth considering.

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 **Thrivent Financial for Lutherans®**
Let's thrive.®

**Plan for long term care
Help protect your assets.**

Now you can do both!

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[Thrivent.com](https://www.thrivent.com)

Contract Form Series: A-A5-SPDA (04), A-A5-SPDA ID (04), AR-AL-ALTC(10)

Protecting your retirement goals—
an option worth considering

Good news: People are living longer.
That means protecting assets and income
from the impact of long term care expenses
may become more important to you.

Thrivent Financial for Lutherans can
help you keep your retirement strategy on
track. We offer a solution that helps balance
your needs for protecting your assets and
planning for long term care needs. How?
By combining the growth potential of a
fixed annuity and the asset protection of
long term care insurance.

Cost for long term care in [Wisconsin] per year

Assisted living: **[\$40,725]**
Nursing home (private room): **[\$86,125]**
Home health aide*: **[\$48,917]**

*Based on 44 hours/week.
Source: Genworth 2010 Cost of Care Survey, Conducted by
CareScout®, April 2010.



**What makes us different
makes us strong**

Thrivent Financial is a faith-based,
not-for-profit financial services
organization. We know our
members expect us to be good
stewards of their resources.

Strength. Stability. Stewardship.
Become a member of Thrivent
Financial and put a powerful
resource on your side.

Are you prepared for long term care costs?

Your retirement goals are important to you. They're also
important to me. Let's discuss this option to see if it can help
you stay on track with your retirement strategy. Contact me
soon to schedule a convenient time to get together.

Optional
Photo

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No-Obligation Information Request

☐ **YES!** I'd like to speak with you to learn more about preparing for
long term care needs while helping to protect my assets.

Phone number: _____

The best time to call is: _____ ☐ a.m. ☐ p.m.

Email address (please print): _____

<Insert CUSTNM>
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A combination worth considering

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Cost for long term care in [Wisconsin] per year

Assisted living: **[\$40,725]**
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**What makes us different
makes us strong**

Thrivent Financial is a faith-based, not-for-profit financial services organization. We know our members expect us to be good stewards of their resources.

Strength. Stability. Stewardship.
Become a member of Thrivent Financial and put a powerful resource on your side.

Are you prepared for long term care costs?

Your retirement goals are important to you. They're also important to me. Let's discuss this option to see if it can help you stay on track with your retirement strategy. Contact me soon to schedule a convenient time to get together.

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Phone number: _____

The best time to call is: _____ ☐ a.m. ☐ p.m.

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<Insert CITY comma STATE ZIP and ZIP4>

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Reference Code
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**Plan for long
term care needs
while helping
to protect your
assets.**



A combination worth considering

With people living longer, protecting your assets and income from the impact of long term care expenses may become more important to you.

Thrivent Financial for Lutherans has a solution that may help you balance your needs for protecting your other retirement assets and planning for long term care needs. It combines the growth potential of a fixed annuity with the asset protection of long term care insurance. That's a combination worth considering to help protect your retirement goals.

Contact your local Thrivent Financial representative for a free analysis to determine if this option is right for your retirement strategy.

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<EMAIL>



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<CUSTNM>

<ADDR1-4>

<CITY comma STATE ZIP5 and ZIP4>

Dear <CUSTGRNM>,

With people living longer, protecting your assets and income from the impact of long term care expenses may become more important to you.

Flexibility to protect your retirement goals

Thrivent Financial for Lutherans offers a solution that helps balance your needs for protecting your other retirement assets and planning for long term care needs. It provides the opportunity to leverage a portion of your savings to help pay for long term care expenses.

Why consider this option now?

Tax law changes may provide new opportunities for you. Potential federal income tax advantages include:

- Charges to pay for qualified long term care insurance are federal income tax-free.
- Benefits used to pay for qualified long term care expenses are federal income tax-free.

Contact me for a free analysis

Call me at <Insert AGTTELE> or email me at <Insert EMAIL> to schedule a free analysis of your retirement and long term care strategy to see if this combined solution can help keep your retirement goals on track. I look forward to talking with you soon.

Sincerely,

FR signature

<DRNAME, DESGN1, DESGN2>

<AGTTITLE>

<LICNSNUM>

<AGTTELE>

<EMAIL>

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Plan for long term care while helping to protect your assets.

Do both with one solution!

Want to balance your needs for protecting retirement savings and planning for long term care costs? Now you can.

Thrivent Financial for Lutherans offers a solution that helps provide the growth potential of a fixed annuity with the asset protection of long term care insurance.

Contact me for a free analysis to see if this solution can help keep your retirement strategy on track.

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Title
CA/AR Insurance ID
City
State ZIP
Phone Number

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Do both with one solution!

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Thrivent Financial for Lutherans offers a solution that helps provide the growth potential of a fixed annuity with the asset protection of long term care insurance.

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Security One Annuity with a long-term care insurance rider

Deferred Fixed Annuity	Long-Term Care Insurance Rider
Nonqualified annuity	Issue ages: 50–79
Competitive interest rates	Minimum single premium: \$36,000
Tax-deferred growth of earnings	Maximum single premium: \$500,000
Guaranteed minimum interest rate	Insurance amount multiplier: Select 1 or 2 times (selected at issue)
Flexibility to access your money (however, doing so will affect future benefits)	Waiting period: 1 year (starting at issue) <i>No long-term care benefits will be paid for expenses incurred during the waiting period.</i>
If long-term care is not needed: <ul style="list-style-type: none">• Accumulated value may be used for other purposes.• Accumulated value may be available for beneficiaries.	Elimination period: 90 days <ul style="list-style-type: none">• <i>Must be satisfied before covered long-term care expenses will be reimbursed.</i>• <i>The days do not have to be consecutive.</i>• <i>May be accumulated during the time the waiting period is being satisfied.</i>
	Income tax advantages include:
	Maximum daily benefit: Calculated at the end of waiting period and elimination period; never less than \$50 or state required minimum
	• Charges to pay for the long-term care insurance rider are federal income tax-free.
	• Benefits used to pay for long-term care expenses are federal income tax-free.
	Spousal discount: 20%, if eligible
	Underwriting is required
	Inflation Protection Benefit (optional)
	Nonforfeiture Benefit (optional)
<small>Guarantees are based on the financial strength and claims-paying ability of Thrivent Financial for Lutherans. State variations may apply. State law may vary concerning the tax treatment of charges and benefits taken for long-term care. Check the rules in your state for specific information.</small>	



All applications are subject to the underwriting requirements of Thrivent Financial for Lutherans.

After you receive the rider contract, you have an unconditional 30-day right to cancel (may vary by state). It will be deemed void from the beginning and we will return any rider charges deducted.

This contract has exclusions, limitations, reductions of benefits and terms under which the contract may be continued in force or discontinued. Contract provisions, minimum premium amounts and maximum daily benefits may vary by state. For costs and complete details of coverage, contact your Thrivent Financial representative.

Withdrawals from the annuity will reduce the amount available for long-term care benefits and are not recommended. If you elect to annuitize, the long-term care insurance rider will terminate.

Surrenders or partial surrenders from an annuity are subject to income taxation and surrender charges in the first seven contract years, starting at 7% in the first year and decreasing 1% each year until it becomes 0% in year eight. Earnings distributed prior to age 59½ may be subject to a 10% federal penalty tax.

Guarantees are based on the financial strength and claims-paying ability of Thrivent Financial.

Fixed annuities have guaranteed interest rates. Thrivent Financial supports these guarantees by investing in a well-balanced portfolio of corporate and government securities. Thrivent Financial focuses on portfolio diversification, professional management and an emphasis on quality.

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Balance planning for long-term care with potential asset protection

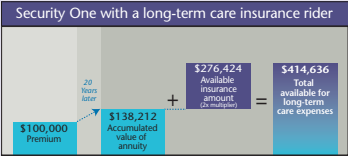
Thrivent Financial Security One Annuity with a Long-Term Care Insurance Rider



Thrivent Financial Security One with a long-term care insurance rider is a single premium deferred fixed annuity which combines the growth potential of a fixed annuity with the protection of a long-term care insurance rider in one product.

How it works

By purchasing a Security One annuity with a long-term care insurance rider, you can leverage a portion of your savings into meaningful protection. This helps you reduce the financial impact that can accompany the need for extended care.



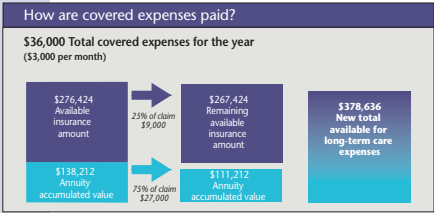
This hypothetical example is for illustrative purposes only. It is not intended to represent the performance of any particular Thrivent Financial product. Assumptions: joint insureds, age 62, \$100,000 single premium, 2x multiplier, no claims or surrenders in the first 20 years; 0.0840% of the annuity accumulated value is deducted monthly for rider charges; monthly annuity interest credited at 0.2191%; optional Inflation Protection or Nonforfeiture Benefit not included.

When you need long-term care, a combination of your annuity's accumulated value and the long-term care insurance rider is used to help pay your covered expenses. Covered long-term care benefits are paid based on a coinsurance model; the coinsurance percentages are:

- 75% of covered expenses is paid from **your** annuity's accumulated value; and
- 25% of covered expenses is paid from the available insurance amount.

Since the annuity accumulated value may grow over time, and the available insurance amount is not determined until after the elimination period has been met, the total amount available for long-term care expenses may increase over time.

If long-term care is not needed, the annuity value can be used for other purposes or it may be passed on to beneficiaries. Be aware that while tapping into your annuity is an option, partial surrenders from the accumulated value will reduce the amount of benefits available for long-term care expenses and may cause the rider to terminate.



The above examples are hypothetical and for illustrative purposes only. These examples are not intended to represent the performance of any particular Thrivent Financial product. Assumptions: joint insureds, age 62, \$100,000 single premium, 2x multiplier; no claims or surrenders in the first 20 years; 0.0840% of the annuity accumulated value is deducted monthly for rider charges; monthly annuity interest credited at 0.0841%; optional Inflation Protection or Nonforfeiture Benefit not included.

Due to fluctuating interest rates, the accumulated value may not grow if interest credited is less than the monthly charge for the long-term care insurance rider. Monthly charges for the rider are deducted from the annuity's accumulated value.

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Long-term care insurance rider highlights

The long-term care benefits provided under this rider provide flexibility in your long-term care decisions, including options about where you receive the care, or that may help you stay in your home longer. Here's an overview of the details.

What's covered by the rider?

Qualified long-term care services generally necessary due to a cognitive or physical impairment and prescribed by a health care practitioner according to a Plan of Care are covered under the terms of the rider.

- A **cognitive impairment** could be the result of dementia or a disease such as Alzheimer's. A **physical impairment** is one that prevents the insured from performing two or more of the following activities of daily living without substantial assistance:
- Bathing
 - Eating
 - Contingence
 - Transferring
 - Dressing
 - Using a toilet

- Where care may be provided***
- Home
 - Assisted living facilities
 - Alternate care facilities
 - Adult day care
 - Nursing homes
 - Hospice facilities

*In Oregon, adult foster home is included.

- Home services that may be provided**
- Homemaker services (such as routine housecleaning, preparing meals, etc.)
 - Physical, occupational, speech and respiratory therapy
 - Home health aid
 - Nutritional and dietary services
 - Skilled nursing services
 - Hospice care

- Ancillary benefits**
- These additional benefits are designed to help the insured stay at home as long as possible. (The elimination period does not apply to these benefits.)
- Respite care
 - Home modification
 - Caregiver training
 - Special equipment



- Optional benefits**
- These benefits may be included at issue of a long-term care insurance rider for an additional charge. There is no elimination period requirement.
- **Inflation Protection Benefit.** This benefit increases the available insurance amount, the daily maximum and the available ancillary benefit by 5% annually, even during a claim period. *Additional annuity premium may be required to keep this benefit in effect. Exception: the annuity premium is not required and the benefit will not terminate during a claim period.*
 - **Nonforfeiture Benefit.** This benefit provides an option for the long-term care benefits to continue as reduced paid-up insurance if you choose to terminate your rider. The rider must be in force for three years before the nonforfeiture benefit can be exercised. *If you do not choose to add the nonforfeiture benefit, you will be provided a contingent nonforfeiture benefit. The contingent nonforfeiture benefit triggers reduced paid-up insurance only if there is a substantial increase in rates and you terminate the long-term care rider. (There is no charge for the contingent nonforfeiture benefit.)*

- What's not covered?**
- No insurance contract covers every expense. The long-term care insurance rider does not cover the following: (Additional exclusions may apply and may vary by state).
- Services provided in the absence of a Plan of Care.
 - Amount in excess of the covered expense incurred.
 - Services provided outside the United States.
 - Services for the treatment of alcoholism or drug addiction.
 - Benefits reimbursable under Medicare.
 - Charges billed by a doctor.
 - Charges for prescription drugs.
 - Services necessary due to an attempt at suicide or intentional self-inflicted injury.
 - Benefits for which the insured is reimbursed under any other long-term care insurance contract or rider previously issued by Thrivent Financial (coordination of benefits).

Increasing your maximum daily benefit

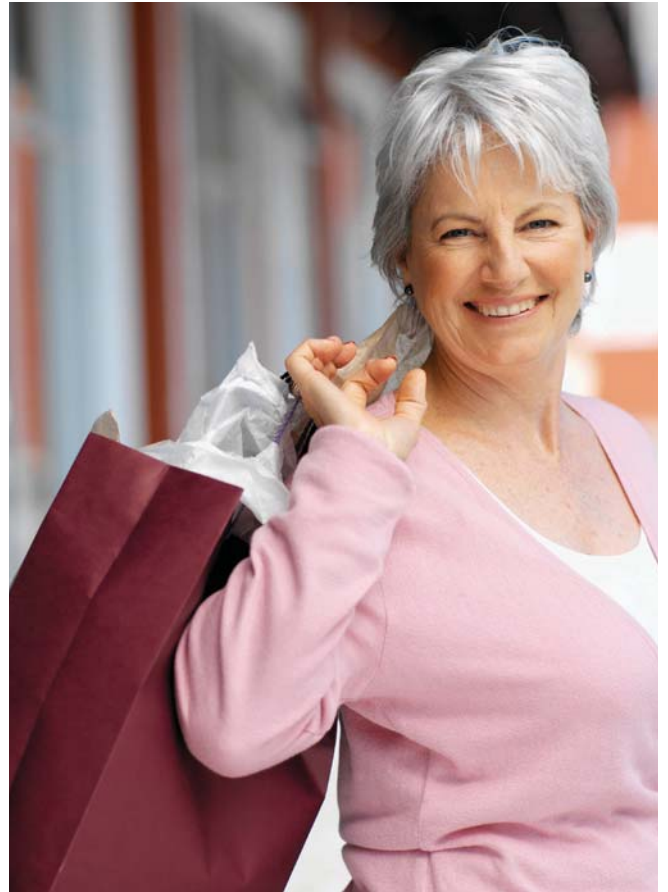
The maximum daily long-term care benefit can be increased 5% annually by adding the optional Inflation Protection Benefit. (Additional charges apply and additional annuity premium may be required.)

Year	Without Inflation Protection	With Inflation Protection
1	\$104	\$104
5	\$119	\$127
10	\$139	\$162
15	\$163	\$207
20	\$191	\$264

Assumptions: This hypothetical example is for illustrative purposes only. It is not intended to represent the performance of any particular Thrivent Financial product. Assumes single insured, age 65, \$25,000 single premium, 1x multiplier monthly charges without inflation protection are 0.0624%; with inflation protection 0.0624% and a 4% annual interest rate.

Flexibility to help keep your retirement strategy on track

Thrivent Financial Security One Annuity With a Long Term Care Insurance Rider



The long term care insurance rider offers you flexibility and control over your decisions for long term care. It can be added to a Thrivent Financial Security One single premium deferred fixed annuity for an additional charge.

The availability of the long term care insurance rider offers you an opportunity to take advantage of changes in federal tax law. Now, qualified long term care expenses paid from a nonqualified annuity as well as the charges deducted for the rider are federal income tax-free. These tax advantages allow you to leverage a portion of your savings into meaningful protection and help reduce the financial impact that can accompany the need for extended care.

You may add the rider to your existing Thrivent Financial Security One annuity or purchase a new Security One annuity with a long term care insurance rider (nonqualified annuities only).

*Elimination period***: A 90-day elimination period must be satisfied while the long term care rider is in effect before covered long term care expenses will be reimbursed. The elimination period must only be satisfied once (even for joint insureds); the days do not have to be consecutive and they may be accumulated during the time the waiting period is being satisfied. Ancillary benefits are not subject to the elimination period.

*The waiting period** begins the day the rider is issued and lasts one year. No long term care benefits will be paid for expenses incurred during the waiting period.*

Partial surrenders from the annuity accumulated value will reduce the amount available for long term care expenses and may cause the rider to terminate; therefore, withdrawals should be carefully considered.

If long term care expenses exceed the maximum daily benefit, you may be required to pay additional costs out-of-pocket.

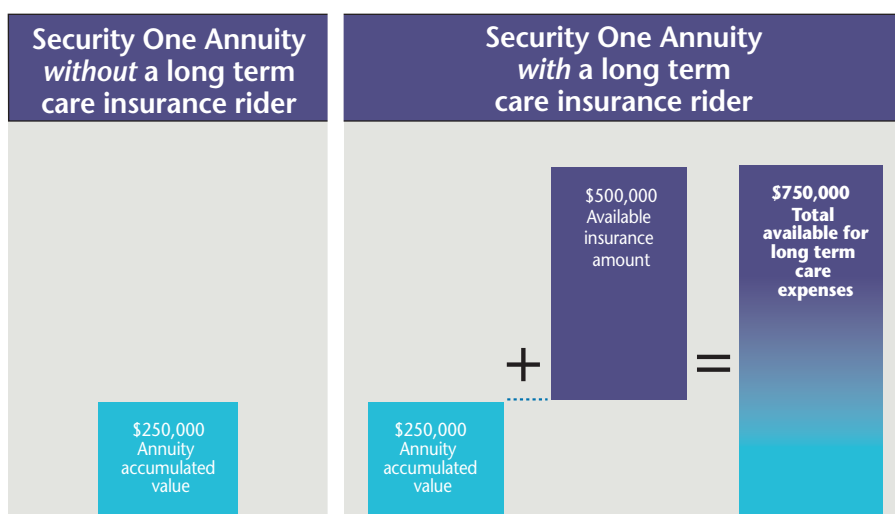
Monthly charges for the long term care insurance rider are deducted from the accumulated value of the annuity.

****State variations may apply**

Leveraging your annuity

The long term care insurance rider has a multiplier effect when the annuity contract is used to pay for qualified long term care expenses—one or two times the annuity accumulated value.

The combination of the annuity accumulated value and a long term care insurance rider offers more coverage for long term care expenses than the annuity alone, giving you options to help maintain control of your assets and your future.



Hypothetical example

What happens when care is needed?

Let's follow along with a hypothetical example using Bill and Ruth, who purchased a joint Security One annuity with a long term care insurance rider contract.

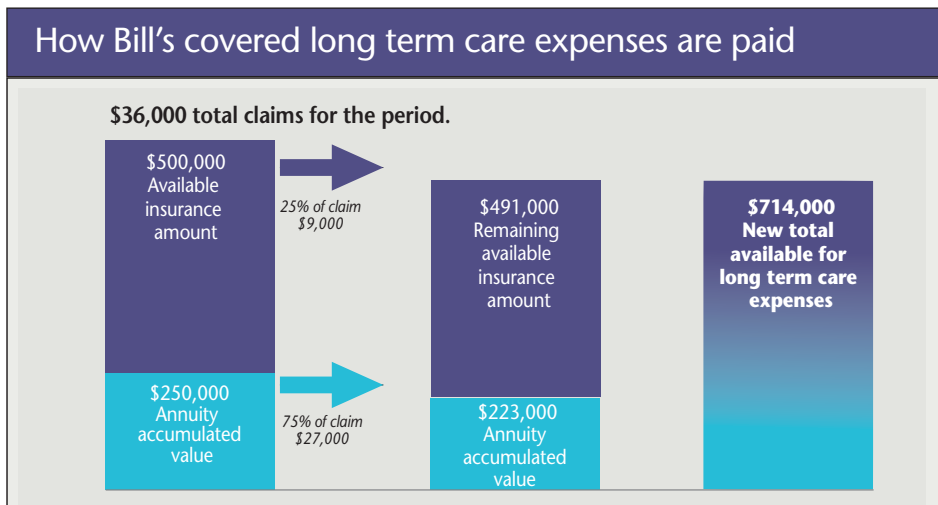
By age 82, assume their annuity accumulated value* is \$250,000. If Bill and Ruth selected a multiplier of two, the available insurance amount is \$500,000 (2 x \$250,000). The total amount available for claims is \$750,000 (\$250,000 + \$500,000), with a maximum daily benefit of \$347 per day. The long term care insurance rider is subject to a waiting period and elimination period.

*The accumulated value at the time of initial claim will depend on the total premiums paid, plus the interest earned, less the long term care rider charges, partial surrenders and applicable surrender charges.

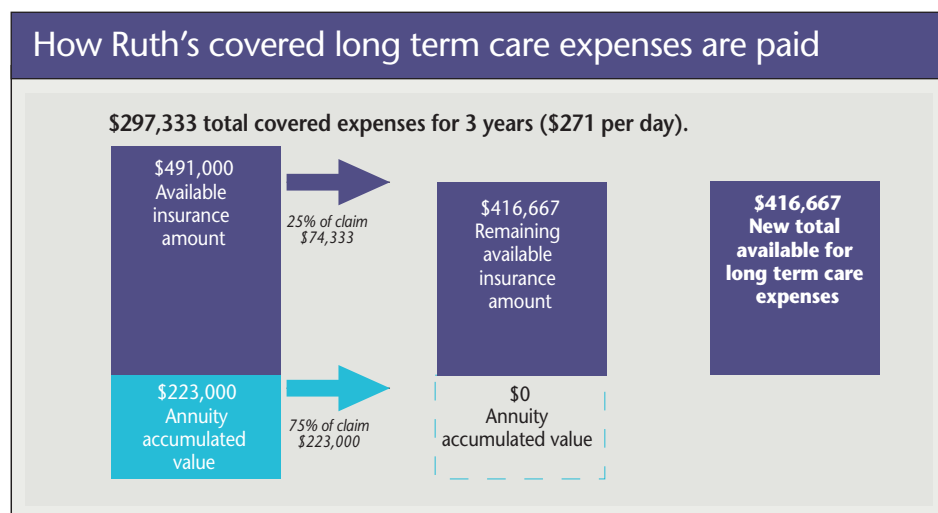
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Let's assume Bill begins receiving qualified long term care services while living at home. After satisfying the elimination period, Bill files claims for 180 days of care at \$200 per day (\$36,000).

Covered expenses are paid on a coinsurance basis: 75% of the benefit (\$27,000) is paid from the annuity accumulated value, and the remaining 25% (\$9,000) is paid from the available insurance amount.

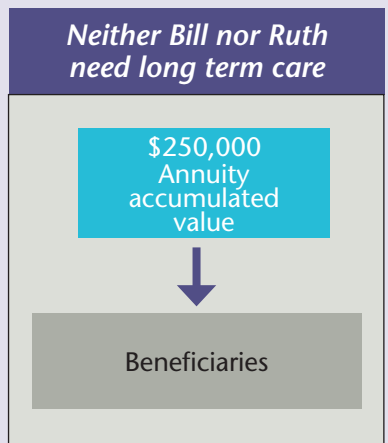


Bill recovers and does not need care. However, Ruth now needs long-term residential care. The elimination period has already been satisfied by Bill's previous illness. During Ruth's third year of care, the annuity accumulated value drops to zero. At this time, the available insurance amount from the long term care insurance rider continues reimbursing Ruth's covered claims of \$271 per day. If Ruth no longer needs care, any remaining available insurance amount can be used by either Bill or Ruth in the future, until it is depleted.



What if care isn't needed?

Bill and Ruth could have spent their annuity accumulated value at any time. They decided not to, because they had other assets available, and withdrawing from the annuity would have reduced or even canceled their long term care insurance coverage. If Bill and Ruth don't need long term care, or if the care they needed did not exhaust their annuity accumulated value, then the remaining annuity accumulated value would be paid at death to their beneficiaries.



While the long term care insurance rider is in effect, monthly charges continue to be deducted from the accumulated value and will reduce the proceeds available to beneficiaries.

All applications are subject to the underwriting requirements of Thrivent Financial for Lutherans.

After you receive the rider contract, you have an unconditional 30-day right to cancel (may vary by state). It will be deemed void from the beginning and we will return any rider charges deducted.

This contract has exclusions, limitations, reductions of benefits and terms under which the contract may be continued in force or discontinued. Contract provisions, minimum premium amounts and maximum daily benefits may vary by state. For costs and complete details of coverage, contact your Thrivent Financial representative.

Withdrawals from the annuity will reduce the amount available for long term care benefits and are not recommended. If you elect to annuitize, the long term care insurance rider will terminate.

Surrenders or partial surrenders from an annuity are subject to income taxation and surrender charges in the first seven contract years, starting at 7% in the first year and decreasing 1% each year until it becomes 0% in year eight. Earnings distributed prior to age 59½ may be subject to a 10% federal penalty tax.

Guarantees are based on the financial strength and claims-paying ability of Thrivent Financial.

Fixed annuities have guaranteed interest rates. Thrivent Financial supports these guarantees by investing in a well-balanced portfolio of corporate and government securities. Thrivent Financial focuses on portfolio diversification, professional management and an emphasis on quality.

Thrivent Financial for Lutherans and its representatives and employees cannot provide legal, accounting, or tax advice or services. State law may vary concerning the tax treatment of charges and benefits taken for long term care. Check the rules in your state for specific information. Work with your attorney and tax professional for complete details.

Insurance products issued or offered by Thrivent Financial for Lutherans, Appleton, WI. Not all products are available in all states. Thrivent Financial representatives are licensed insurance agents.

This is a solicitation for insurance. An agent may contact you.

For additional important disclosure information, please visit Thrivent.com/disclosures.



Appleton, Wisconsin • Minneapolis, Minnesota
Thrivent.com • 800-THRIVENT (800-847-4836)

NEWS RELEASE

Contacts:

FirstName LastName, E-mailAddress, PhoneNumber [CA/AR Insurance ID #]

Dave Rustad, dave.rustad@thrivent.com, 612-844-7037, 612-240-2264 (cell)

Stacy Eckes-Borys, stacy.eckes-borys@thrivent.com, 920-628-2445, 920-851-1510 (cell)

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New product simplifies potential financial challenges in retirement

Thrivent Financial addresses growth potential, protection needs in one product

CITY, StateAbbreviation (Month Date, 2010) – When it comes to retirement, everyone's plans are different – but their worries are strikingly similar.

"People worry about having enough income in retirement, especially since most of us are used to getting a paycheck," said FR FirstName LastName-1, a title with Thrivent Financial/Thrivent Financial TeamName in City. "They also worry about the cost of long term care, whether home health care, nursing homes or other extended care, if needed."

Thrivent Financial for Lutherans recently launched "Thrivent Financial Security One Annuity with a Long Term Care Insurance Rider." This product helps balance the need to protect other retirement assets and plan for long term care expenses. It combines the growth potential of a fixed annuity with the protection of long term care insurance in one product.

Thrivent Financial is one of a few organizations to offer a fixed annuity with a long term care insurance rider in StateName.

"The Thrivent Financial Security One Annuity with a Long Term Care Insurance Rider helps people leverage their savings, creating a potentially larger pool of benefit dollars to help pay for long term care expenses, while helping to protect other assets."

Beginning Jan. 1, 2010, the charges deducted for and benefits paid from tax-qualified long term care coverage will NOT be taxed under federal law, when linked to an annuity. (State laws vary concerning the tax treatment of charges and benefits taken for long term care; check the rules in your state for specific information).

Thrivent Financial Security One is a single premium deferred fixed annuity. This annuity features a competitive interest rate and tax-deferred growth potential. A long term care insurance rider is then linked to the product, based on underwriting approval. Long term care rider charges are deducted monthly from the annuity accumulated value.

Should the product owner then require long term care, under the coinsurance structure, 25 percent of any long term care benefits are reimbursed from the available insurance amount, and 75 percent is reimbursed from the fixed annuity accumulated value (the owner's assets). The combination of benefits paid from the accumulated value and the available insurance amount will not exceed the maximum daily benefit. If expenses exceed the maximum daily benefit, additional out-of-pocket costs will be incurred.

If the product owner does not need long term care, the annuity's accumulated value can be used for other purposes or it can be passed to the owner's beneficiaries. If the annuity accumulated

value is tapped for other purposes, the amount available to help pay covered long term care expenses will be reduced or the long term care insurance rider may terminate.

"The longer a person lives, the greater the potential that he or she will need some form of long term care," says FR LastName-1 [or FR-FirstName LastName, a title also affiliated with Thrivent Financial in City]. "This product helps people plan how they want to be cared for and how they'll pay for the care to help protect their family financially and emotionally while still providing the opportunity to keep the annuity accumulated value if care is not needed."

OPTION 1: FR LastName has offices at StreetAddress in City. He/She can also be reached at PhoneNumber.

OPTION 2: Thrivent Financial is represented in the location area by FR FirstName LastName-1, FR FirstName LastName-2, FR FirstName LastName-3, and FR FirstName LastName-4 (etc.).

OPTION 3: Thrivent Financial is represented in the location area by FR TeamName, which includes FR FirstName LastName-1, FR FirstName LastName-2, FR FirstName LastName-3, and FR FirstName LastName-4 (etc.). The team can be reached at PhoneNumber.

OPTION 4: Thrivent Financial is represented in the location area by a number of financial representatives. Individuals interested in contacting a local Thrivent Financial representative can find more information at www.thrivent.com.

About Thrivent Financial for Lutherans

Thrivent Financial for Lutherans is a not-for-profit, Fortune 500 financial services membership organization helping approximately 2.6 million members achieve financial security and give back to their communities. Thrivent Financial and its affiliates offer a broad range of financial products and services including life insurance, annuities, mutual funds, disability income insurance, bank products and more. As a not-for-profit organization, Thrivent Financial creates and supports national outreach programs and activities that help congregations, schools, charitable organizations and individuals in need. For more information, visit Thrivent.com. Also, you can find us on [Facebook](#) and [Twitter](#).

Additional Information

All applications are subject to the underwriting requirements of Thrivent Financial for Lutherans.

Contract provisions, minimum premium amounts and maximum daily benefits may vary by state.

Withdrawals from the annuity will reduce the amount available for long term care benefits and are not recommended. If you elect to annuitize, the long term care insurance rider will terminate.

Surrenders or partial surrenders from an annuity are subject to income taxation and surrender charges.

Guarantees are based on the financial strength and claims-paying ability of Thrivent Financial.

Thrivent Financial for Lutherans and its respective associates and employees cannot provide legal, accounting, or tax advice or services. Work with your Thrivent Financial representative, and as appropriate, your attorney and/or tax professional for additional information.

State law may vary concerning the tax treatment of charges and benefits taken for long term care. Check the rules in your state for specific information.

Insurance products issued or offered by Thrivent Financial for Lutherans, Appleton, WI. Not all products are available in all states. Thrivent Financial representatives are licensed insurance agents of Thrivent Financial.

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For additional important disclosure information, please visit Thrivent.com/disclosures.

This column was prepared by Thrivent Financial for use by this representative.

Contract Form Series #s: A-AS-SPDA (04), A-AS-SPDA ID (04), AR-AL-ALTC (10).

-END-
201003307

SERFF Tracking Number:	THRV-126772406	State:	Arkansas
Filing Company:	Thrivent Financial for Lutherans	State Tracking Number:	46519
Company Tracking Number:			
TOI:	A10 Annuities - Other	Sub-TOI:	A10.000 Annuities - Other
Product Name:	Fixed Annuity/Long-Term Care Ads		
Project Name/Number:	/		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item:	Statement of Variability	
Comments:		
Attached is a Statement of Variability for the Plan for Long Term Care Mailer, form 25975SMP N7-10.		
Attachment:		
Ads SOV.pdf		

Statement of Variability

Plan for Long Term Care Mailer, Form 25975SMP N7-10

The following items have been bracketed to indicate that the information may be subject to change.

1. **State** is the resident state of the customer.
2. **Cost of Assisted living** is based on resident state of the customer.
3. **Cost of Nursing home (private room)** is based on resident state of the customer.
4. **Home health aide** is based on resident state of the customer.

<i>SERFF Tracking Number:</i>	<i>THRV-126772406</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Thrivent Financial for Lutherans</i>	<i>State Tracking Number:</i>	<i>46519</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>Fixed Annuity/Long-Term Care Ads</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/17/2010	Form	Thrivent Financial Security One Annuity With a Long Term Care Insurance Rider Brochure	08/26/2010	Ad 32434 N7-10.pdf (Superceded)
08/17/2010	Form	Balance Planning for Long Term Care Brochure	08/26/2010	Ad 33372 N7-10.pdf (Superceded)



Thrivent Financial Security One Annuity With a Long Term Care Insurance Rider

Flexibility to help protect your retirement goals



Taking advantage of tax law changes

Since Jan. 1, 2010, the charges deducted for and benefits paid from tax-qualified long term care coverage will not be taxed under federal law when linked to an annuity. This tax change applies when funds from nonqualified annuities are used to pay for long term care insurance and covered expenses, such as Security One with a long term care insurance rider.

Income tax advantages include:

- ***Charges to pay for long term care insurance are tax-free.***
- ***Benefits used to pay for covered long term care expenses are tax-free.***
- ***Tax-deferred growth potential of annuity assets.***

State law may vary concerning the tax treatment of charges and benefits taken for long term care. Check the rules in your state for specific information.

Thrivent Financial for Lutherans and its representatives and employees cannot provide legal, accounting or tax advice or services. Work with your attorney and tax professional for complete details.

Helping to protect your assets for today and tomorrow

With people living longer, protecting your income and assets from the impact of long term care expenses may become more important to you.

Thrivent Financial Security One Annuity with a long term care insurance rider is designed to help keep your retirement strategy on track. It helps balance your needs for protecting your retirement assets and planning for long term care needs by providing the **growth potential** of a fixed annuity and the **asset protection** of long term care insurance in one product.

This product provides the opportunity to leverage your savings, creating a pool of benefit dollars available to help pay for long term care expenses, while helping to protect other assets you intend to use as income in retirement. That's a combination that makes sense when flexibility is important to you.

Important considerations

Before you purchase an annuity, you should understand how it works, its features, benefits, surrender charges and limitations. Annuities are designed to help meet retirement and other long-term goals. They are not suitable for short-term goals because substantial tax penalties and surrender charges may apply if you withdraw your money early. In addition, distributions prior to age 59½ may be subject to a 10% federal tax penalty.

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What is Thrivent Financial Security One Annuity?

Thrivent Financial Security One is a single premium deferred fixed annuity. With Security One, you make a premium payment into your contract and your interest rate is guaranteed at a minimum rate for the first year. In subsequent years, the rate may change as interest rates fluctuate. Thrivent Financial also guarantees the rate will never fall below a certain level.*

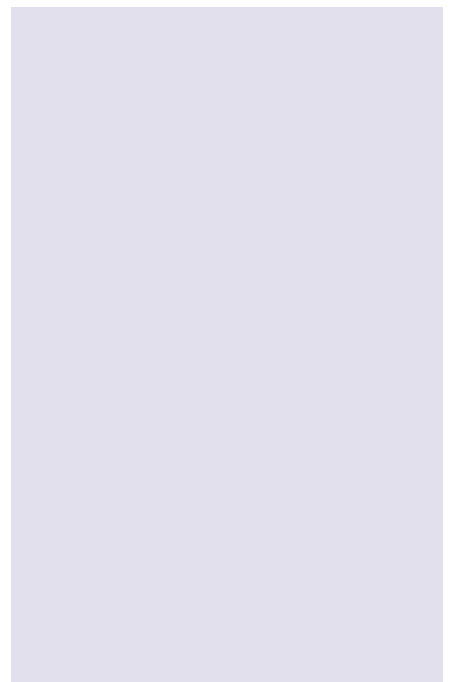
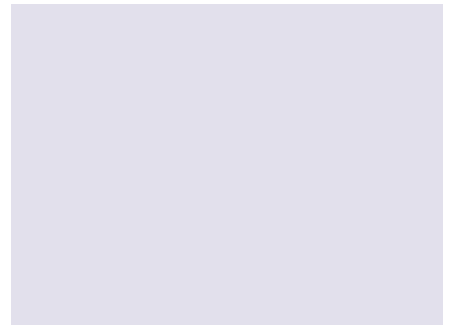
The money you contribute to a fixed annuity grows tax-deferred, which means it has the potential to accumulate more quickly—providing greater earning power. If you surrender your Security One (without the bonus interest rate), you are guaranteed to receive all premiums paid, less all amounts taken from the accumulated value, such as withdrawals.

(The accumulated value is equal to the sum of the premium payments and the interest credited, less partial surrenders, contract charges, long term care insurance rider charges and benefit payments and required withdrawal amounts.)

A single premium deferred fixed annuity such as Security One can be an important part of your overall retirement strategy, helping you secure your retirement goals. Here are some reasons why:

- Competitive interest rates.
- Tax-deferred growth of earnings.
- Access to your money; however, doing so will affect future benefits.
- Death benefits that guarantee your beneficiaries will receive a minimum amount.*

*Guarantees are based on the financial strength and claims-paying ability of Thrivent Financial for Lutherans.



What if long term care isn't needed?

If you don't need long term care, your annuity's accumulated value can be used for other purposes, or it can be passed on to your beneficiaries. Even if you don't use the long term care benefits, the charges for the rider will continue to be deducted and will reduce your annuity's accumulated value as long as the rider is in effect.

Please be aware that while tapping into your annuity is an option, surrenders from the accumulated value will reduce the benefits available for long term care expenses. If you choose to annuitize your Security One annuity with a long term care insurance rider to create an income stream during retirement, the long term care insurance rider and its benefits will terminate.

Make the most of your annuity—add a long term care insurance rider

A rider is an addition to the annuity contract, which in this case adds coverage for qualified long term care expenses. By purchasing a Security One annuity with a long term care insurance rider, you can leverage a portion of your savings into meaningful protection. This helps you reduce the financial worries that can accompany the need for long term or extended care.

When you need long term care, a combination of your annuity's accumulated value and available insurance amount is used to help pay your qualified long term care expenses. Covered long term care benefits are paid based on a coinsurance model. The coinsurance percentages are:

- 75% of covered expenses are reimbursed from **your** annuity's accumulated value; and
- 25% of covered expenses are reimbursed from the available insurance amount.

Since the annuity accumulated value may grow over time, and the available insurance amount is not determined until after the elimination period has been met, if left untouched, the total amount available for long term care expenses may increase over time.

Continuing coverage

If covered long term care expenses cause your annuity's accumulated value to drop to zero, the available insurance amount will continue reimbursing your qualified expenses, up to the maximum daily benefit, until the available insurance amount is depleted.

Due to fluctuating interest rates, the accumulated value may not grow if interest credited is less than the monthly charge for the long term care insurance rider. Monthly charges for the rider are deducted from the annuity accumulated value.



Keeping your options open

The long term care insurance rider gives you the opportunity to keep your options open. From in-home care to comprehensive care in a skilled facility, the long term care insurance rider allows you to make the most appropriate choices about your care while helping to offset the impact these expenses could have on your retirement strategy.

After the waiting period and the elimination period have ended, the following qualified long term care services are covered:

- **Home care:** Provided in your home by outside providers to help you stay in your home as long as possible. Services range from basic assistance with household chores to skilled nursing services.
- **Adult day care:** Provides care and companionship, outside the home, to small groups of adults who need assistance or supervision during the day. The program offers relief to family members or caregivers and allows them the freedom to go to work, handle personal business or just relax knowing their loved one is well cared for and safe.
- **Assisted living facility:** Provides assistance with daily activities, such as bathing, dressing and using the toilet. Assistance also may be provided for daily routines like taking medication or using eye drops, and for additional services, such as preparing meals or transportation to appointments.

Coverage for couples

As a couple, you can choose how you want your long term care coverage provided. You can either have:

- Separate individual annuities with long term care riders; or
- One annuity, sharing the pool of long term care benefits provided by the rider. By sharing the benefits, the elimination period needs to be met only once during the life of the contract, not once for each person.

The appropriate type of coverage will depend on your goals and situation.

- **Nursing home:** Provides skilled nursing care and related services for people who can no longer care for themselves due to physical, emotional or cognitive conditions. A licensed physician or registered nurse supervises each patient's care, and a nurse or other medical professional is normally on the premises at all times.
- **Hospice care:** Includes physical care and counseling. The goal is to provide comfort for terminally ill patients and their families, not to cure illness. Depending on your condition, you may receive hospice care at home, in a hospice facility, hospital or nursing home.
- **Bed reservations:** Provides benefits for bed reservations (limited to 30 days for each occurrence). This means that if you are in a nursing home, assisted living or hospice facility, and temporarily leave, the charges incurred to hold a space to enable you to return to that facility will be covered.

In Oregon, adult foster home is included.





How do you qualify for benefits?

To have long term care expenses reimbursed through your long term care insurance rider, certain conditions must be met. The care must be:

- Medically necessary.
- Provided to individuals who are chronically ill.
- Provided in accordance with a Plan of Care, a written document created and certified by a licensed health care practitioner.

To be considered chronically ill, you must have a cognitive impairment, such as dementia or Alzheimer's disease, or a physical impairment that prevents you from performing two or more of the following activities of daily living without substantial assistance:

- Bathing
- Continence
- Dressing
- Eating
- Transferring
- Using a toilet

Care Coordinator Services

are provided at no cost to you when you use Thrivent Financial's preferred providers. A Care Coordinator is a health care professional who can help:

- *Develop, implement and monitor your Plan of Care.*
- *Identify the services available in your community.*
- *Locate local caregivers and care facilities.*
- *Monitor your ongoing care.*

Definitions

Available insurance amount is the amount available from the long term care insurance rider to reimburse qualified long term care expenses.

Beneficiary is the person or entity named in the annuity contract to receive proceeds at the death of the annuitant.

Elimination period: A 90-day elimination period must be satisfied while the long term care rider is in effect before covered long term care expenses will be reimbursed. The elimination period must only be satisfied once (even for joint insureds); the days do not have to be consecutive and they may be accumulated during the time the waiting period is being satisfied. Ancillary benefits are not subject to the elimination period.

Insurance amount multiplier: At the time of application, an insurance multiplier of 1 or 2 times is selected and is used to calculate the available insurance amount. It is applied to the accumulated value at the end of the elimination period of the initial claim (or at the end of the waiting period, if later).



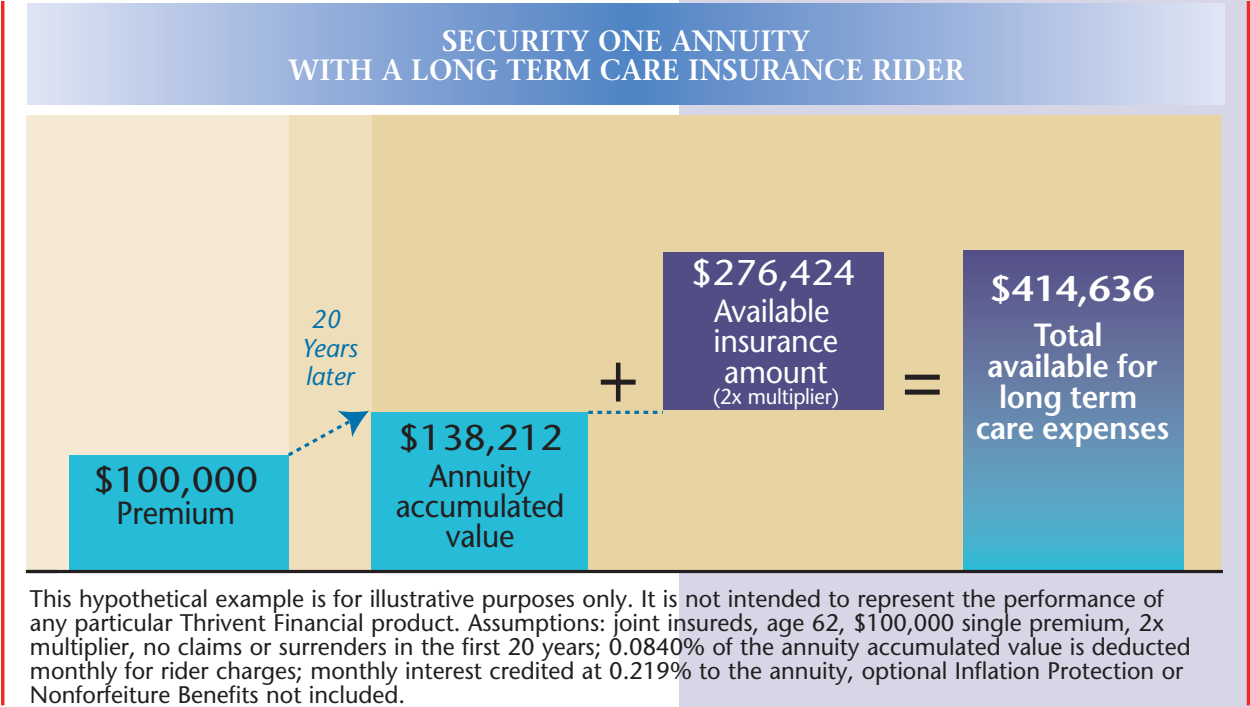
How Security One with a long term care rider works

Consider a hypothetical example of Bill and Ruth who have been married for 40 years and have worked hard to save for the future they envision. They decided that having a plan to pay for potential long term care expenses is important to them. Thrivent Financial Security One with a long term care insurance rider appeals to them since it provides an opportunity to leverage savings that they are not planning to use for retirement income. And, if they don't need long term care or use the accumulated value for other purposes, their children will receive the annuity accumulated value if designated as beneficiaries.

Bill and Ruth decide to share the benefits within one contract. They take a portion of their savings, \$100,000, to use for their single premium and select the "2 times" insurance amount multiplier. Both are age 62 at issue.

Since they chose to be joint long term care insureds, Bill and Ruth share the pool of benefits available for long term care expenses. The elimination period only needs to be met one time during the life of the contract.

During the first 20 years, they do not have any long term care claims or make any partial surrenders from the annuity. The following chart is a snapshot of what their Security One with a long term care insurance rider could look like after the waiting period and elimination period are satisfied.



Definitions

Coinsurance is a contract design where the insurance company and the contract holder share the covered expenses. The coinsurance for this long term care insurance rider requires that 75% of covered expenses are paid by you (from your annuity's accumulated value) and 25% of covered expenses are paid from the available insurance amount of the rider. If your expenses exceed the maximum daily benefit, you may incur additional out-of-pocket costs.

Maximum daily benefit is the amount that will be paid for the combined expenses incurred by all insureds on a single day, calculated on the first day of the claim period. The benefit amount is never less than \$50 or the state required minimum.

Reimbursement is compensation for an expense or loss incurred.

Waiting period begins the day the rider is issued and lasts one year. No long term care benefits will be paid for expenses incurred during the waiting period.

What happens when qualified long term care expenses are incurred?

You will have flexibility in your care choices, including options about when and where you will receive care. For example:

After Bill and Ruth owned their Security One with a long term care insurance rider for 20 years, Bill needed extended care. Because of the contract benefits (after the elimination period), Bill is able to stay at home and receive required physical therapy—and skilled nursing care.

Bill's claim is \$3,000/month and he incurs the same expenses for one year (i.e., $\$3,000 \times 12 = \$36,000$):

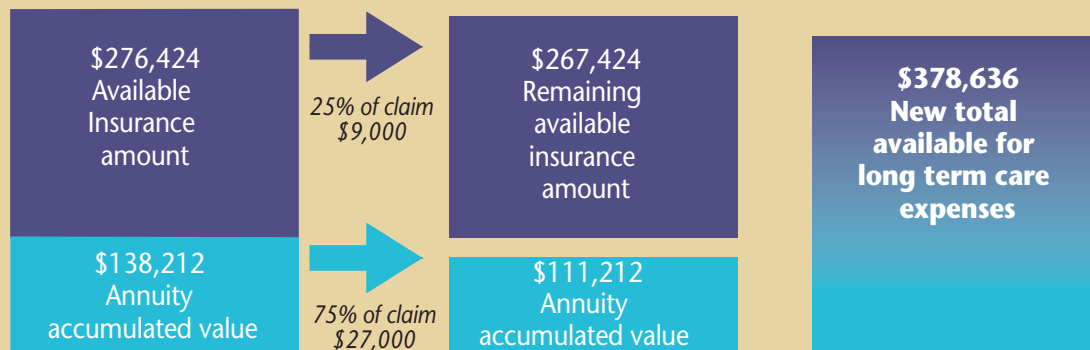
- \$27,000 (75%) of the total annual covered expenses are paid from the accumulated value of their annuity.
- \$9,000 (25%) of the total annual expenses are paid from the available insurance amount.

The chart shows how expenses are reimbursed from the contract and the impact on the total available for covered long term care expenses (i.e., the sum of the annuity accumulated value and the available insurance amount at the time of claim).



HOW ARE COVERED EXPENSES PAID?

\$36,000 Total covered expenses for the year
(**\$3,000 per month**)



This hypothetical example is for illustrative purposes only. It is not intended to represent the performance of any particular Thrivent Financial product. Assumptions: joint insureds; age 62; \$100,000 single premium; 2x multiplier; 0.0840% of the annuity accumulated value is deducted monthly for rider charges; monthly interest credited at 0.0841%; optional Inflation Protection or Nonforfeiture Benefits not included.

This long term care insurance rider uses a reimbursement model, which means benefits are paid only for incurred and covered long term care expenses. Qualified long term care expenses are reimbursed up to the maximum daily benefit. If your maximum daily benefit is not sufficient, you will incur additional out-of-pocket expenses.



Staying in your home longer

The long term care insurance rider provides ancillary benefits designed to help you stay in your home as long as possible. This additional benefit amount is separate from the available insurance amount and is used to reimburse for the following:

- **Respite care** which provides an opportunity for your informal caregiver to have some needed time off by providing alternate care for you.
- **Special equipment**, such as hospital bed, walker, or medical alert system.
- **Home modifications** which are safety-related alterations to your home.
- **Caregiver training** which pays for a qualified health care professional to provide training that is specific to your needs so your informal caregiver can care for you.

The ancillary benefit amount will increase if you choose the optional Inflation Protection Benefit. The elimination period does not apply to these ancillary benefits. Surrenders from your annuity's accumulated value will reduce the amount available for ancillary benefits.

Optional benefits to customize your coverage

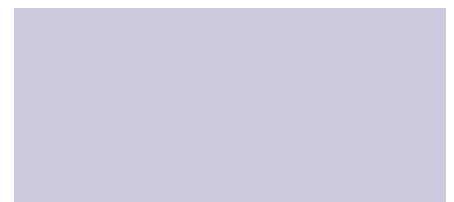
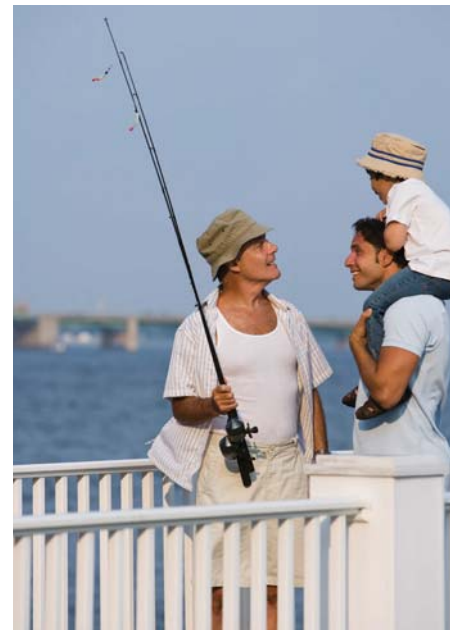
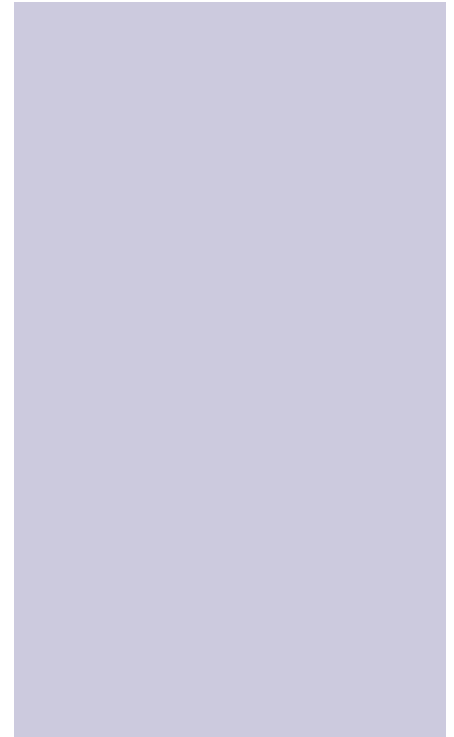
The following may be included at the time of issue for an **additional charge**.

Nonforfeiture Benefit. Provides an option for the long term care benefits to continue as reduced paid-up insurance if you choose to terminate your rider. The rider must be in force for three years before the reduced paid-up insurance is triggered by your decision to terminate the long term care rider. *If you do not choose to add the nonforfeiture benefit, you will be provided a contingent nonforfeiture benefit. The contingent nonforfeiture benefit triggers reduced paid-up insurance only if there is a substantial increase in rates and you terminate the long term care rider (there is no charge for the contingent nonforfeiture benefit).*

Inflation Protection Benefit. Increases the available insurance amount, the maximum daily benefit and the available ancillary benefit by 5% annually, even during a claim period.

- If the annuity accumulated value growth is less than 5% annually, additional premium for the Inflation Protection Benefit may be required to keep the benefit in effect.
- If the additional premium for the Inflation Protection Benefit is not paid, the Inflation Protection Benefit will terminate. If the benefit terminates, it may be reinstated within 5 months (the unpaid premium and proof of insurability may be required to reinstate the Inflation Protection Benefit).

Exception: the premium for the Inflation Protection Benefit is not required and the benefit will not terminate during a claim period.





What long term care expenses are not covered?

No insurance contract covers every expense. The long term care insurance rider does not cover the following (additional exclusions apply and may vary by state):

- Services provided in the absence of a Plan of Care.
- Amount in excess of the covered expense incurred.
- Services provided outside the United States.
- Services for the treatment of alcoholism or drug addiction.
- Benefits reimbursable under Medicare.
- Charges billed by a doctor.
- Charges for prescription drugs.
- Services necessary due to an attempt at suicide or intentional self-inflicted injury.
- Benefits for which you are reimbursed under any other long term care insurance contract previously issued by us (coordination of benefits).

WHY CONSIDER THRIVENT FINANCIAL SECURITY ONE ANNUITY WITH A LONG TERM CARE INSURANCE RIDER?

It may make sense for you if:

- You want to plan ahead for how you want to be cared for if you should ever need long term care.
- You want flexibility to help protect your family from potential long term care expenses and the emotional toll of your care.
- You want to leverage your assets as part of a financial strategy to help pay for covered long term care expenses.
- You want the option to use your annuity's accumulated value for other purposes, if long term care is not needed.
- You have considered other options to help pay for your long term care needs.

All applications are subject to the underwriting requirements of Thrivent Financial for Lutherans.

After you receive the rider contract, you have an unconditional 30-day right to cancel (may vary by state). It will be deemed void from the beginning and we will return any rider charges deducted.

This contract has exclusions, limitations, reductions of benefits and terms under which the contract may be continued in force or discontinued. Contract provisions, minimum premium amounts and maximum daily benefits may vary by state. For costs and complete details of coverage, contact your Thrivent Financial representative.

Withdrawals from the annuity will reduce the amount available for long term care benefits and are not recommended. If you elect to annuitize, the long term care insurance rider will terminate.

Surrenders or partial surrenders from an annuity are subject to income taxation and surrender charges in the first seven contract years starting at 7 percent in the first year and decreasing 1 percent each year until it becomes 0 percent in year eight. Earnings distributed prior to age 59½ may be subject to a 10 percent federal penalty tax.

Guarantees are based on the financial strength and claims-paying ability of Thrivent Financial.

Fixed annuities have guaranteed interest rates. Thrivent Financial supports these guarantees by investing in a well-balanced portfolio of corporate and government securities. Thrivent Financial focuses on portfolio diversification, professional management and an emphasis on quality.

Thrivent Financial for Lutherans and its respective associates and employees cannot provide legal, accounting, or tax advice or services. Work with your Thrivent Financial representative, and as appropriate, your attorney and/or tax professional for additional information.

State law may vary concerning the tax treatment of charges and benefits taken for long term care. Check the rules in your state for specific information.

Insurance products issued or offered by Thrivent Financial for Lutherans, Appleton, WI. Not all products are available in all states. Thrivent Financial representatives are licensed insurance agents of Thrivent Financial.

This is a solicitation for insurance. An agent may contact you.

For additional important disclosure information, please visit Thrivent.com/disclosures.



Thrivent Financial for Lutherans®

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Security One Annuity with a long term care insurance rider

Deferred Fixed Annuity	Long Term Care Insurance Rider
Nonqualified annuity	Issue ages: 50–79
Competitive interest rates	Minimum single premium: \$36,000
Tax-deferred growth of earnings	Maximum single premium: \$500,000
Guaranteed minimum interest rate	Insurance amount multiplier: Select 1 or 2 times (selected at issue)
Flexibility to access your money (however, doing so will affect future benefits)	Waiting period: 1 year (starting at issue) <i>No long term care benefits will be paid for expenses incurred during the waiting period.</i>
If long term care is not needed: <ul style="list-style-type: none">• Accumulated value may be used for other purposes.• Accumulated Value may be available for beneficiaries.	Elimination period: 90 days <ul style="list-style-type: none">• <i>Must be satisfied before covered long term care expenses will be reimbursed.</i>• <i>The days do not have to be consecutive.</i>• <i>May be accumulated during the time the waiting period is being satisfied.</i>
	Income tax advantages include:
	Maximum daily benefit: Calculated at the end of waiting period and elimination period; never less than \$50 or state required minimum
	• Charges to pay for the long term care insurance rider are tax-free.
	• Benefits used to pay for long term care expenses are tax-free.
	Spousal discount: 20%, if eligible
	Underwriting is required
	Inflation Protection Benefit (optional)
	Nonforfeiture Benefit (optional)
<small>Guarantees are based on the financial strength and claims-paying ability of Thrivent Financial for Lutherans. State variations may apply.</small>	



All applications are subject to the underwriting requirements of Thrivent Financial for Lutherans.

After you receive the rider contract, you have an unconditional 30-day right to cancel (may vary by state). It will be deemed void from the beginning and we will return any rider charges deducted.

This contract has exclusions, limitations, reductions of benefits and terms under which the contract may be continued in force or discontinued. Contract provisions, minimum premium amounts and maximum daily benefits may vary by state. For costs and complete details of coverage, contact your Thrivent Financial representative.

Withdrawals from the annuity will reduce the amount available for long term care benefits and are not recommended. If you elect to annuitize, the long term care insurance rider will terminate.

Surrenders or partial surrenders from an annuity are subject to income taxation and surrender charges in the first seven contract years, starting at 7% in the first year and decreasing 1% each year until it becomes 0% in year eight. Earnings distributed prior to age 59½ may be subject to a 10% federal penalty tax.

Guarantees are based on the financial strength and claims-paying ability of Thrivent Financial.

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 **Thrivent Financial for Lutherans®**
Let's thrive.™

Balance planning for long term care with potential asset protection

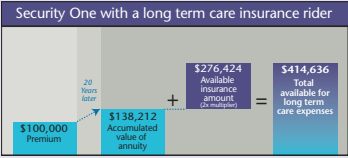
Thrivent Financial Security One Annuity with a Long Term Care Insurance Rider



Thrivent Financial Security One with a long term care insurance rider is a single premium deferred fixed annuity which combines the growth potential of a fixed annuity with the protection of a long term care insurance rider in one product.

How it works

By purchasing a Security One annuity with a long term care insurance rider, you can leverage a portion of your savings into meaningful protection. This helps you reduce the financial impact that can accompany the need for extended care.



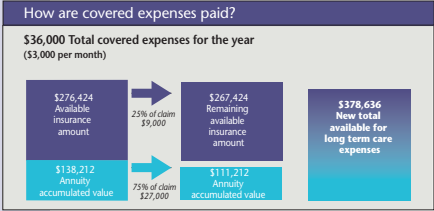
This hypothetical example is for illustrative purposes only. It is not intended to represent the performance of any particular Thrivent Financial product. Assumptions: joint insureds, age 62, \$100,000 single premium, 2x multiplier, no claims or surrenders in the first 20 years; 0.0840% of the annuity accumulated value is deducted monthly for rider charges; monthly annuity interest credited at 0.2191%; optional Inflation Protection or Nonforfeiture Benefit not included.

When you need long term care, a combination of your annuity's accumulated value and the long term care insurance rider is used to help pay your covered expenses. Covered long term care benefits are paid based on a coinsurance model; the coinsurance percentages are:

- 75% of covered expenses is paid from **your** annuity's accumulated value; and
- 25% of covered expenses is paid from the available insurance amount.

Since the annuity accumulated value may grow over time, and the available insurance amount is not determined until after the elimination period has been met, the total amount available for long term care expenses may increase over time.

If long term care is not needed, the annuity value can be used for other purposes or it may be passed on to beneficiaries. Be aware that while tapping into your annuity is an option, partial surrenders from the accumulated value will reduce the amount of benefits available for long term care expenses and may cause the rider to terminate.



The above examples are hypothetical and for illustrative purposes only. These examples are not intended to represent the performance of any particular Thrivent Financial product. Assumptions: joint insureds, age 62, \$100,000 single premium, 2x multiplier; no claims or surrenders in the first 20 years; 0.0840% of the annuity accumulated value is deducted monthly for rider charges; monthly annuity interest credited at 0.0841%; optional Inflation Protection or Nonforfeiture Benefit not included.

Due to fluctuating interest rates, the accumulated value may not grow if interest credited is less than the monthly charge for the long term care insurance rider. Monthly charges for the rider are deducted from the annuity's accumulated value.

- NOT A DEPOSIT • NOT FDIC INSURED
- NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT GUARANTEED BY THRIVENT FINANCIAL BANK • MAY LOSE VALUE

Long term care insurance rider highlights

The long term care benefits provided under this rider provide flexibility in your long term care decisions, including options about where you receive the care, or that may help you stay in your home longer. Here's an overview of the details.

What's covered by the rider?

Qualified long term care services generally necessary due to a cognitive or physical impairment and prescribed by a health care practitioner according to a Plan of Care are covered under the terms of the rider.

- A **cognitive impairment** could be the result of dementia or a disease such as Alzheimer's. A **physical impairment** is one that prevents the insured from performing two or more of the following activities of daily living without substantial assistance:
- Bathing
 - Eating
 - Contingence
 - Transferring
 - Dressing
 - Using a toilet

- Where care may be provided***
- Home
 - Assisted living facilities
 - Alternate care facilities
 - Adult day care
 - Nursing homes
 - Hospice facilities

*In Oregon, adult foster home is included.

- Home services that may be provided**
- Homemaker services (such as routine housecleaning, preparing meals, etc.)
 - Physical, occupational, speech and respiratory therapy
 - Home health aid
 - Nutritional and dietary services
 - Skilled nursing services
 - Hospice care

- Ancillary benefits**
- These additional benefits are designed to help the insured stay at home as long as possible. (The elimination period does not apply to these benefits.)
- Respite care
 - Home modification
 - Caregiver training
 - Special equipment



- Optional benefits**
- These benefits may be included at issue of a long term care insurance rider for an additional charge. There is no elimination period requirement.
- **Inflation Protection Benefit.** This benefit increases the available insurance amount, the daily maximum and the available ancillary benefit by 5% annually, even during a claim period. *Additional annuity premium may be required to keep this benefit in effect. Exception: the annuity premium is not required and the benefit will not terminate during a claim period.*
 - **Nonforfeiture Benefit.** This benefit provides an option for the long term care benefits to continue as reduced paid-up insurance if you choose to terminate your rider. The rider must be in force for three years before the nonforfeiture benefit can be exercised. *If you do not choose to add the nonforfeiture benefit, you will be provided a contingent nonforfeiture benefit. The contingent nonforfeiture benefit triggers reduced paid-up insurance only if there is a substantial increase in rates and you terminate the long term care rider. (There is no charge for the contingent nonforfeiture benefit.)*

- What's not covered?**
- No insurance contract covers every expense. The long term care insurance rider does not cover the following: (Additional exclusions may apply and may vary by state).
- Services provided in the absence of a Plan of Care.
 - Amount in excess of the covered expense incurred.
 - Services provided outside the United States.
 - Services for the treatment of alcoholism or drug addiction.
 - Benefits reimbursable under Medicare.
 - Charges billed by a doctor.
 - Charges for prescription drugs.
 - Services necessary due to an attempt at suicide or intentional self-inflicted injury.
 - Benefits for which the insured is reimbursed under any other long term care insurance contract or rider previously issued by Thrivent Financial (coordination of benefits).

Increasing your maximum daily benefit

The maximum daily long term care benefit can be increased 5% annually by adding the optional Inflation Protection Benefit. (Additional charges apply and additional annuity premium may be required.)

Year	Without Inflation Protection	With Inflation Protection
1	\$104	\$104
5	\$119	\$127
10	\$139	\$162
15	\$163	\$207
20	\$191	\$264

Assumptions: This hypothetical example is for illustrative purposes only. It is not intended to represent the performance of any particular Thrivent Financial product. Assumes single insured, age 65, \$25,000 single premium, 1x multiplier monthly charges without inflation protection are 0.0624%; with inflation protection 0.0624% and a 4% annual interest rate.